

# HOW TO STRETCH YOUR MEDICAL AID BENEFITS

Money is tight – particularly during the COVID-19 pandemic.

These tips may help your scheme benefits last longer.



## Use designated service providers:

Most schemes offer network options with **pre-negotiated rates**. Using a **non-network provider** is more **costly**.



## PMB conditions:

Ensure your healthcare provider **registers** you for **chronic benefits**.



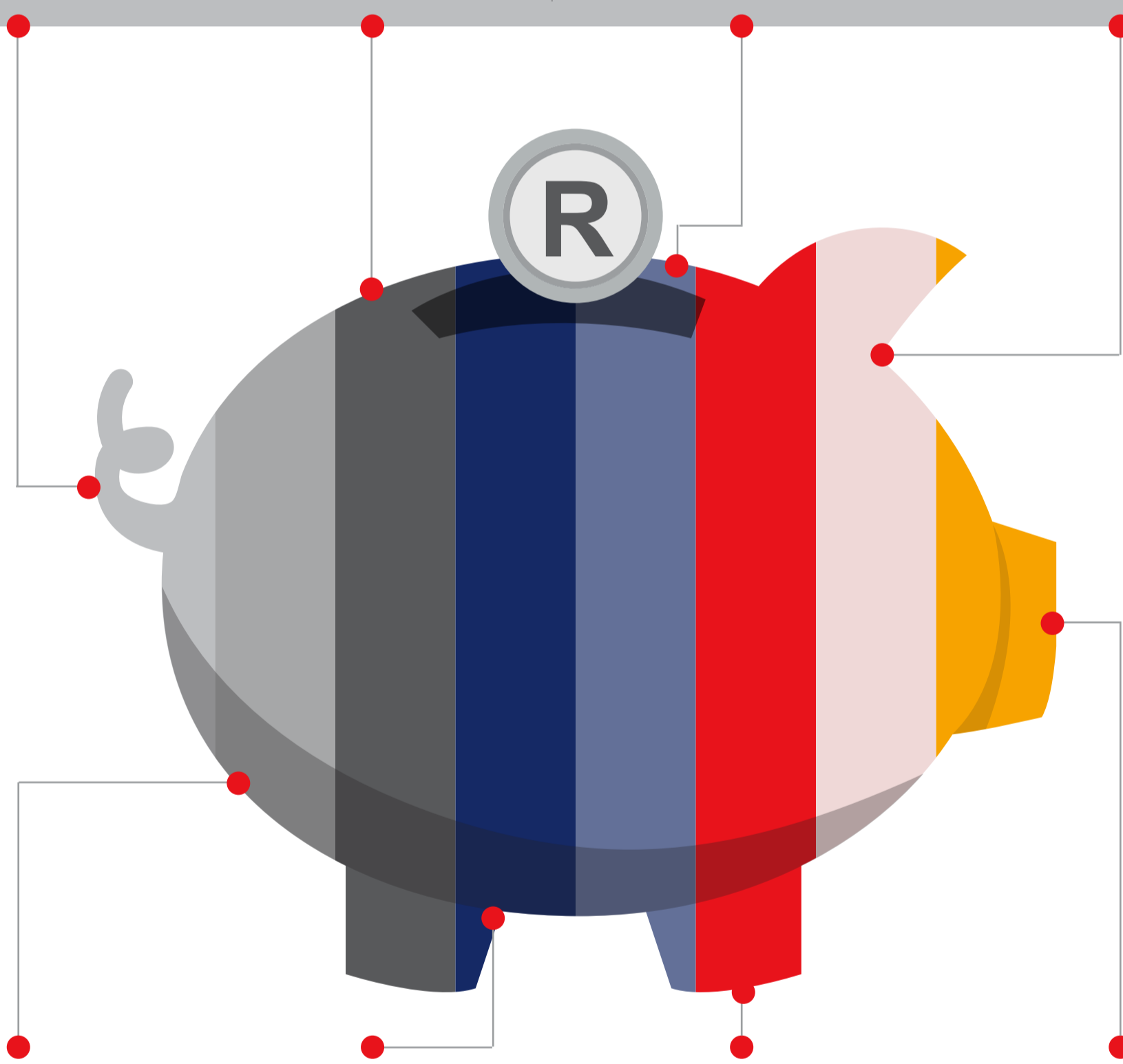
## “100% of scheme rate”:

This **doesn't mean 100% of your bill is covered**. Providers may charge up to 300% of the rate. Shortfalls are for your account, so get **gap cover**.



## Original medicines cost more:

Ask if there's a **generic**.



## Use day-to-day benefits sparingly:

But **visit your GP if you're worried**. **Early detection** may be crucial (and end up saving you money).



## Visit your GP first:

Plans often require a GP **referral** to see **specialists**.



## Use preventative offers:

These may include free **screenings**, **vaccinations**, **back pain**, and/or **baby programmes**.



## Reassess your health needs yearly:

If you're young and healthy, a hospital plan makes sense. If you start a family, **this can change**, and again as you age.

If you have any questions regarding your **medical aid benefits**, get in touch with your provider.